

Claims

1. A method for facilitating an incentive program, the method comprising the steps of:

- establishing a library of available incentive programs;
- receiving crop planning data of a particular producer;
- searching the library of available programs based upon the received crop planning data to select a tailored list of candidate incentive programs from the established library of available incentive programs;
- making information accessible on the candidate incentive programs;
- supporting selection of a preferential one of the candidate incentive programs; and
- transferring the crop planning data and incentive program data on the preferential program to a financial screening process.

2. The method according to claim 1 wherein each one of the available incentive programs is selected from the group of programs consisting of a financing program, an equipment financing program, a promotional program, a sales discount program, a rebate program, a purchasing program, a leasing program, and a transactional program associated with a transaction in an agricultural input product.

3. The method according to claim 1 wherein the crop planning data comprises one or more of the following: a crop plan, background producer data, demographic data, a list of applicable agronomic inputs and corresponding quantities, a list of agricultural input products and corresponding quantities, a chemical treatment plan or regimen, a growing practices plan or regimen, a seed identifier, a seed quantity, and insecticide identifier, an insecticide quantity, a pesticide identifier, a pesticide quantity, a fungicide identifier, a fungicide quantity, a fertilizer identifier, and a fertilizer quantity.

4. The method according to claim 1 further comprising providing financing for a monetary difference between a funded amount of the preferential incentive

program and a total requisite amount of a crop plan for a particular producer for a particular growing season.

5. The method according to claim 1 wherein the searching further comprises: searching for a match of program identifiers between crop planning data and program data of the available incentive program to identify candidate incentive programs.

6. The method according to claim 1 wherein the searching further comprises translating the crop planning data having at least a brand name into a generic name for comparison to program data associated with corresponding available incentive programs.

7. The method according to claim 1 wherein making information accessible comprises electronically sending data to the particular producer via a communications network.

8. The method according to claim 1 where making information accessible comprises providing the producer with access to specifications of the candidate incentive programs through a retailer interface.

9. The method according to claim 1 wherein the preferential one of the available programs is associated with one or more corresponding financial products for which a financial application is electronically accessible.

10. The method according to claim 1 wherein the transferring comprises formatting at least one of the crop planning data and the incentive program data into a standard file format capable of interpretation by the financial screening process.

11. A method for facilitating an incentive program, the method comprising the steps of:

establishing a library of available incentive programs;

gathering background data on at least one of a producer and operations of the producer;

searching the library of available programs based upon the gathered background data to select a tailored list of available incentive programs from the established library;

making information accessible on the available incentive programs;

supporting selection of a preferential one of the available incentive programs; and

transferring the gathered background data and selected incentive program data to a financial screening process.

12. The method according to claim 11 wherein each one of the available incentive programs is selected from the group of programs consisting of a financing program, an equipment financing program, a promotional program, a sales discount program, a rebate program, a purchasing program, a leasing program, and a transactional program associated with a transaction in an agricultural input product.

13. The method according to claim 11 wherein the background data comprises one or more of the following: background producer data, demographic data, information on the producer or the producer's operations, historical information on the producer's purchase of agricultural input products, biographical data on the producer, demographic data on the producer, historical financial information on the producer, and a transactional history of the producer with respect to agricultural equipment.

14. The method according to claim 11 further comprising providing financing for a monetary difference between a funded amount of the preferential incentive program and a total requisite amount of a crop plan for a particular producer for a particular growing season.

15. The method according to claim 11 wherein the searching further comprises:

searching for a match of program identifiers between background data and program data of the available incentive program to identify candidate incentive programs.

16. The method according to claim 11 wherein the searching further comprises translating the background data having at least a brand name into a generic name for comparison to program data associated with corresponding available incentive programs.

17. The method according to claim 11 wherein making information accessible comprises electronically sending data to the particular producer via a

communications network.

18. The method according to claim 11 where making information accessible comprises providing the producer with access to specifications of the candidate incentive programs through a retailer interface.

19. The method according to claim 11 wherein the preferential one of the available programs is associated with one or more corresponding financial products for which a financial application is electronically accessible.

20. The method according to claim 11 wherein the transferring comprises formatting at least one of the background data and the incentive program data into a standard file format capable of interpretation by the financial screening process.

21. A system for facilitating an incentive program, the system comprising the steps of:

a program management module for establishing a library of available incentive programs for a producer and for gathering background data on at least one of the producers and operations of the producer;

a search engine for searching the library of available incentive programs based upon the gathered background data to select a candidate list of candidate incentive programs from the library of available incentive programs;

a selector for supporting selection of preferential one of the candidate incentive programs for a financial application; and

a transferring agent for transferring the gathered background information and selected preferential incentive program to a financial screening process.

22. The system according to claim 21 further comprising a first data storage device for storing the gathered background data and selected program data associated with the preferential one; the transferring agent sending at least one of selected program data and background data from the first data storage device to a financial screening system.

23. The system according to claim 21 further comprising a user administration module for administering the available incentive programs and financing activities for one or more users by allowing a retailer to define any of the following: a user profile for a user of the financial processing system, a retailer

profile, and a producer profile.

24. The system according to claim 21 further comprising a security module for providing the producer with access to one or more resources of the system after receiving a producer identifier, a corresponding producer identifier password, a retailer identifier, and a corresponding retailer identifier password.

25. The system according to claim 37 further comprising a crop planning interface for supporting the transfer of crop planning data, originated by a crop planner, to the program management module.

26. The system according to claim 25 wherein the crop planning data may include one or more of the following: a crop plan, background producer data, demographic data, a list of applicable agronomic inputs and corresponding quantities, a list of agricultural input products and corresponding quantities, a chemical treatment plan or regimen, a growing practices plan or regimen, a seed identifier, a seed quantity, an insecticide identifier, an insecticide quantity, a pesticide identifier, a fertilizer identifier, and a fertilizer quantity.